


2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar


CalPERS Health Maintenance Organization (HMO) Plans – Blue Shield of California




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Blue Shield of California –
providing Californians with access to quality care
at an affordable cost

- One of the largest HMO networks
- 35,000+ physicians
- 290+ hospitals
- 70+ years of experience



2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

HMO plan options with fixed copays for covered services:

- **Access+ HMO** (available in 35+ counties)
 - Comprehensive network coverage & benefits
 - Low copays, no paperwork for office visits
 - Predictable cost structure
 - Ability self-refer within network
- **NetValue HMO** (exclusively for CalPERS members; available in 23 counties)
 - Offers same comprehensive benefits, low copays and predictability, but at a lower monthly rate, due to a smaller, more select network
- **EPO** (available in 3 counties: Mendocino, Colusa, and Sierra)

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Access+ and NetValue HMO Plans

Deductible	\$0
Service	Copay
Preventive visits	\$0
Immunizations	\$0
Surgery	\$0
*Hospital inpatient /outpatient	\$0**\$250
Ambulatory surgery center	\$0
Physician office visits	\$15
Urgent care center	\$15
Self-referral to specialist	\$30
Emergency room	\$50

* Exception: there is a \$250 copay for endoscopies, spinal injections and cataract surgeries. A complete description of the benefits, exclusions and limitations of the plan can be found in the Evidence of Coverage and Disclosure booklet.

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Access+ and NetValue: fixed costs for standard care services

1 Mary has a medical issue and goes to visit her primary care physician, Dr. Jones, for advice. \$15 copay	2 Dr. Jones sends Mary to a specialist. \$15 copay	3 The specialist orders tests. \$0 copay	4 The specialist recommends surgery. \$0 copay
5 Mary recovers in the hospital for 5 days. \$0 copay	6 Mary needs prescription medications. \$5 generic copay	7 Mary has a follow-up visit with her doctor. \$15 copay	8 Total cost for doctor and hospital visits, tests, surgery and medications: \$50




2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California


2012 Benefit Changes

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar


 Health Maintenance Organization (HMO) Plans –
Blue Shield of California

2012 NetValue Network Changes

- Expanded service area in Contra Costa county with John Muir Medical Group
- Access+ members can switch to NetValue, same benefits at lower monthly rate
- NetValue will continue to be offered in Orange county, but via an exclusive provider relationship with St. Joseph Health System. The exclusive arrangement with St. Joseph is subject to review by and the approval of the DMHC.
- NetValue will no longer be available in Santa Barbara county



2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar


 Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Pharmacy Benefits Changes Effective January 1, 2012

Prescription copays for brand-name medication will increase by \$5 for all Blue Shield HMO plans

- Retail pharmacy prescriptions for non-maintenance medication, for the first 3 months of maintenance drugs (up to a 30-day supply):
 - \$ 5 preferred generic medication
 - \$ 20 formulary or preferred brand-name medication
 - \$ 50 non-formulary or non-preferred brand-name medication

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar


 Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Pharmacy Benefits Changes Effective January 1, 2012 (cont'd)

Copays for 90-day supply/mail service prescriptions are equal to two 30-day retail prescription copays for all Blue Shield HMO plans

- Mail-order program offers big savings for up to a 90-day supply of medications:
 - \$10 preferred generic medication
 - \$40 formulary or preferred brand-name medication
 - \$100 non-formulary or non-preferred brand-name medication (for Blue Shield 65 Plus HMO members, \$100 injectable and specialty medication)

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Other 2012 Pharmacy Benefits Changes*

- Non-formulary medications and lifestyle enhancement medications do not accumulate towards the \$1,000 mail service out-of-pocket maximum
- If a member prefers to purchase a brand name medication and an FDA-approved generic equivalent is available, member will be responsible for generic copay *plus* cost difference between a brand and generic
 - Exceptions for medical necessity available via prior authorization: if approved, the applicable brand copay applies
 - Does not apply to lifestyle enhancement medications, which remain 50% of the cost of prescription

*do not apply to Blue Shield 65 Plus HMO members

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Knee & Hip Replacement Facility Change

Physician referral for knee and hip replacement to 16 Blue Distinction Centers®

- Pending DMHC approval, effective January 1, 2012, there will be a \$0 copay for knee and hip replacement surgery when referred to one of 16 Blue Distinction Centers across the State.
If a facility outside of this network is used, members will be responsible for all associated costs.
- Blue Distinction Centers® – recognized for quality

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California


Blue Distinction Centers® for Knee & Hip Replacement*

• UC Davis Medical Center	• Arroyo Grande Community
• Methodist Hospital of Sacramento	• Loma Linda University
• Medical Center at UCSF	• Orange Coast Memorial
• San Ramon Regional Med Center	• St. Joseph Hospital
• Community Medical Center Fresno	• St. Jude Hospital
• Doctors Medical Center Modesto	• John F. Kennedy Memorial
• Huntington Memorial Hospital	• Sharp Coronado
• Torrance Memorial Med Center	• Sharp Memorial

If the recommended facility is located more than 50 miles from the members' home, a travel benefit for transportation, hotel and meals will be provided to CalPERS member and travel companion.

** Facility are subject to change and pending DMHC approval


2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Every Blue Shield plan comes with added value

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Access to Care When You Travel

- Urgent or emergency care anywhere in the world
- The BlueCard® Program includes 85% of providers in the U.S. and over 200 countries worldwide
- Just show your Blue Shield ID card, and you'll only pay your copayment
- Locate providers outside of California by calling 800 number on the back of your member ID card

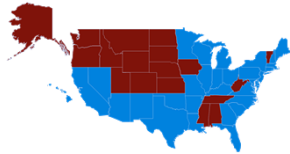
2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Away From Home Care

- Covers you and your family if outside California for more than 90 days
- Offers benefits to dependents living away from home (students, long-term travelers, families living apart)
- 33 states participate in the program; benefit plans vary by state



2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California


Healthy Lifestyle Rewards Programs

Programs available:

- Exercise
- Nutrition
- Smoking cessation
- Stress management
- Weight management
- Emotional wellness



2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Value of Choosing Blue Shield 65 Plus

Group Medicare Advantage prescription drug plan:

- Blue Shield 65 Plus is a Medicare-approved HMO plan
- Virtually no paperwork
- One ID card to access healthcare services and fill prescriptions
- A network of trusted providers
- Added health and wellness support
- A California-based, dedicated Member Services team to answer member questions

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Blue Shield 65 Plus Expanding


Blue Shield 65 Plus will be offered to CalPERS Medicare-eligible retirees in:

Full county:	Partial county*:
• Los Angeles	• Fresno
• Orange	• Kern
• San Luis Obispo	• Madera
• Ventura	• Nevada
• San Francisco	• Imperial
	• San Bernardino
	• San Joaquin
	• Riverside



* CalPERS Medicare-eligible retirees who live in one of the eight partial counties above should check the ZIP code list in the Blue Shield 65 Plus (HMO) Summary of Benefits to determine if they live in the service area.

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California

Blue Shield 65 Plus Benefit Highlights

- **Physician services:** \$10 office visit copay for primary care physician and specialist visits
- **Diagnostic testing (Lab, X-Ray):** \$0 copay
- **Inpatient hospital care:** \$0 copay per admission
- **Outpatient prescription drugs covered under Part D:** Copays will be increasing for certain drug tiers. Tier structure and copayments may be found in the *Summary of Benefits*

The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For a more detailed description of benefits, please see the *Summary of Benefits* or the *Evidence of Coverage*.

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar




Health Maintenance Organization (HMO) Plans –
Blue Shield of California


Exclusive to CalPERS members

- CalPERS-dedicated **Member Services team** is available to help with any plan-related issue 7 a.m. to 7 p.m., Monday through Friday, toll-free at (800) 334-5847
- CalPERS-dedicated **member website** offers easy access to important benefit information, plan documents, and wellness tools and resources: www.blueshieldca.com/calpers
- CalPERS-dedicated **bi-monthly email newsletter** *Shield Connect* offers plan benefit info and updates, as well as useful health and wellness information

2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar



Health Maintenance Organization (HMO) Plans –
Blue Shield of California



2012 CalPERS Health Plan Design, Rate and Benefit Changes Webinar
